Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 41

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Las	, First, Middle):		Name	of Joint Debtor	(Spouse) (Las	st, First, Middle	e)	
Rossini, Tho		•	. Jr						
•					All Other Names used by the Joint Debtor in the last 8 years (include married,				
All Other Names used by the Debtor in and trade names):	the last 8 year	rs (include ma	arried, maiden	All Ot maide	ther Names use en and trade na	ed by the Joint mes):	Debtor in the	last 8 years (include married,	
Last four digits of Soc. Sec. or Individua	Taypayar I D	(ITINI) No. /C	'amplota EIN	Last fo	ur digits of Soc	Sec or Indiv	idual_Taynaya	r I.D. (ITIN) No./Complete EIN	
(if more than one, state all) * ***_**	- raxpayer i.D	. (ITIN) NO./C	omplete Env		e than one, stat		iduai-Taxpayo	1 1.D. (11114) 140./Complete Elik	
***_**	-18/4								
Street Address of Debtor (No. & Street	City, and Stat	e):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):	
15145 Chestnut Lane									
Oak Forest IL			60452	7					
			JU+J2						
County of Residence or of the Principa	Place of Busi	ness:		Count	y of Residence	or of the Prince	cipal Place of	Business:	
С	OOK								
				_					
Mailing Address of Debtor (if different f	om street add	ress)		Mailin	g Address of Jo	oint Debtor (if	different from s	street address):	
Location of Principal Assets of Busines	Debtor (if dif	ferent from st	reet address :	ahove).					
Type of Debtor (Form of Organization					otor of Bankruu	ntey Code Ur	dor Which th	e Petition is Filed (Check one box)	
(Check one box)		(Check one		Cital	oter or Bankru	picy code of	idei willcii tii	e retition is riled (Check one box)	
■ Individual (includes Joint Debto	s) 🛮 🗖 Heat	h Care Busin	ess	■ C	hapter 7		□ Chapter	15 Petition for Recognition	
See Exhibit D on page 2 of this form		le Asset Real			hapter 9		•	eign Main Proceeding	
Corporation (includes LLC & LI	P) 🛮 🗖 Railr		.C §101 (51B)	- ~	hapter 11 hapter 12		☐ Chapter	15 Petition for Recognition	
☐ Partnership	☐ Stoc	kbroker			hapter 13		•	eign Nonmain Proceeding	
☐ Other (If debtor is not one of th	☐ Com	modity Broke	er	<u> </u>	<u>'</u>	Nature o	f Debts (Check	(one Box)	
above entities, check this box		ring Bank		1_			·	,	
and state type of entity below.)	Othe				ebts are primari ebts, defined in	•	☐ Deb deb	ots are primarily business	
		Tax-Exempt Check box, if a			101(8) as "incu		402		
		or is a tax-ex	•		dividual primari ersonal, family,	•			
	_		r Title 26 of the legal of the		urpose."	oi nousenoiu			
	Reve	enue Code).	,						
Filing Fee	(Check one box	κ)		Chack	one box	Cha	apter 11 Debt	ors	
Filing Fee attached					Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)				
					Debtor is not a s	mall business	debtor as def	ined in 11 U.S.C. § 101(51D)	
☐ Filing Fee to be paid in installments signed application for the court's co				CHECK					
unable to pay fee except in installm		, ,		_	nsiders or afflia			I debts (excluding debts owed to 00.	
☐ Filing Fee wavier requested (applic	ble to chapter	7 individuals	only) Must	Chec	k all applicable	e boxes:			
attach signed application for the co	•		• /		oplan is being fi	•			
					Acceptances of the creditors, in a			etition from one of more classes § 1126(b).	
Statistical/Administrative Information	1							This case is for some one cash.	
Debtor estimates that funds will be	vailable for d							This space is for court use only	
Debtor estimates that, after any ex- funds available for distribution to ur			nd administra	tive expense	es paid, there w	ill be no			
Estimated Number of Creditors									
■ □ □ 1- 50- 100-	□ 200-	1 ,000-	□ 5,001-	10,001	□ 25,001	5 0,001	Over		
49 99 199	999	5,000	10,000	25,000	50,000	100,000	100,000		
Estimated Assets									
\$0 to \$50,001to \$100,001 t \$50,000 \$100,000 \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
	million	million	million	million	million				
Estimated Liabilities									
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
				mailliam					

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 41 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Rossini, Thomas Richard, Jr. All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 05/28/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

П

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 41

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Rossini, Thomas Richard, Jr.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Thomas Richard Rossini, Jr. Thomas Richard Rossini

Dated: 04/22/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/28/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the
United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 15 days after your bankruptcy case is filed.

I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five
days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requiremen
so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 04/22/2009 /s/ Thomas Richard Rossini, Jr.
Thomas Richard Rossini, Jr.



Sign & Date Here

Document Page 5 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I ce	rtify under penalty of perjury that the information provided above is true and correct.
	Sign & Date

PFG Record # 411939

04/22/2009

Dated:

Here

Document Page 6 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	A (())		AMOU			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$307,000	\$-	\$-	
SCHEDULE B - Personal Property	Yes	3	\$7,500	\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$297,524	\$-	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$84,657	\$-	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-	
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,768	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,758	
TOTALS	\$ 314,500 TOTAL ASSETS	\$ 382,181 TOTAL LIABILITIES				

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 7 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Richard Rossini / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,768.02
Average Expenses (from Schedule J, Line 18)	\$ 3,758.17
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,084.62

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,374.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 84,657.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 89,031.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
8915 Latrec Ave., Orlando, FL 32819	Fee Simple	J	\$ 114,000	\$ 114,854
15145 Chestnut Lane Oak Forest, IL 60452 (Debtors primary residence)	Fee Simple	J	\$ 193,000	\$ 179,150

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$307,000.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	A A A	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Prospect Federal xxx3943	J	\$	240
		checking account with - Bank of America xxx3422		\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X	Checking account with - Bank of America xxx3422	J	Ψ	100
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: TV, dvd player, computer, sofa, coffee and end tables, dining set, table & chairs, small appliances, large appliances, washer/dryer, microwave, 3 beds & dresser, tools, lawn mower, bbq grill	J	\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	60
06. Wearing Apparel					
		Necessary wearing apparel.		\$	50
07. Furs and jewelry.		Watches		\$	25
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				Page 4 55

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY								
Type of Property	NONE	Description and Location of Property		C A M	Current Val Debtor's Inte Property, W Deducting Secured Cla	rest in ithout Any			
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles.	X								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
PFG Record # 411939		B6B (Offici	ial Forı	m 6B) (12/07) Pag	je 2 of 3			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
25. Autos, Truck, Trailers and other vehicles and accessories.						
		BANK OF America - 2004 Ford Sport with 100k miles	J	\$ 4,650		
		2000 Chevrolet Impala with 110k miles (joint with wife)	J	\$ 875		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals		Family Pets/Animals: 2 dogs		None		
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$7,500		

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 12 of 41 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

ILCS 5/12-1001(b) ILCS 5/12-1001(b)	\$ 15,000 \$ 240 \$ 100 \$ 1,500	\$ 193,000 \$ 240 \$ 100
ILCS 5/12-1001(b) ILCS 5/12-1001(b)	\$ 240 \$ 100	\$ 240 \$ 100
ILCS 5/12-1001(b)	\$ 100	\$ 100
ILCS 5/12-1001(b)	\$ 100	\$ 100
		,
ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
5 ILCS 5/12-1001(a)	\$ 60	\$ 60
ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
5 ILCS 5/12-1001(b)	\$ 25	\$ 25
		\$ 4,650
ILCS 5/12-1001(c)	\$ 2,400	Ψ 4,000
35	35 ILCS 5/12-1001(b)	

Document Page 13 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors	Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.								
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any	
1 BANK OF America Attn: Bankruptcy Dept. 475 Crosspoint Pkwy Getzville NY 14068 Acct No.: 1733910031040			Dates: 2001-2009 Nature of Lien: Mortgage - Second Market Value: \$ 193,000 Intention: None *Description: 15145 Chestnut Lane Oak Forest, IL 60452 - (Debtors primary residence)				\$ 34,495	\$ 0	
2 BANK OF America Attn: Bankruptcy Dept. 201 N Tryon St Charlotte NC 28255 Acct No.: 63000001416243	x	J	Dates: 2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 4,650 Intention: Reaffirm 524 (c) *Description: BANK OF America - 2004 Ford Sport with 100k miles				\$ 3,520	\$ 3,520	
3 Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Acct No.: 1311560694	X	J	Dates: 2005-2009 Nature of Lien: Mortgage Market Value: \$ 114,000 Intention: *Description: 8915 Latrec Ave., Orlando, FL 32819				\$ 114,854	\$ 854	
4 Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Acct No.: 1991130438	x	J	Dates: 2003-2009 Nature of Lien: Mortgage Market Value: \$ 193,000 Intention: Reaffirm 524 (c) *Description: 15145 Chestnut Lane Oak Forest, IL 60452 - (Debtors primary residence)				\$ 144,655	\$ 0	

B6D (Official Form 6D) (12/07) Page 1 of 2

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 14 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Codebtor O C M H * Date Claim was Incured

* Nature of Lien

*Value of Property Subject to Lien

*Description of Property

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

Total

\$ 297,524

\$ 4,374

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 15 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

PFG Record # 411939 B6E (Official Form 6E) (12/07) Page 1 of 1

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX1874			Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 28,220
2	BANK OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX1874			Dates: 1997-2009 Reason: Credit Card or Credit Use				\$ 22,600

Record # 411939 B6F (Official Form 6F) (12/07) Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 09 M1 131507			Dates: 1997-2009 Reason: Credit Card or Credit Use				\$ 29,821

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Michael D. Fine Bankruptcy Department 131 S. Dearborn St., floor 5 Chicago IL 60603

Clerk, First Mun Div 09 M1 131507 50 W. Washington St., Rm. 1001 Chicago IL 60602

4	HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX1874	Dates: 2001-2009 Reason: Credit Card or Credit Use	\$ 940
5	Kohls/Chase Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: XXXXX1874	Dates: 1996-2009 Reason: Credit Card or Credit Use	\$ 371
6	Patricia Hawn 8915 Latrec Ave Orlando FL 32819 Acct #: TENANT	Dates: Reason: Notice Only	\$ 0
7	Quality Towing C/O Rickenbacker Group 15005 Concord Cir Morgan Hill CA 95037 Acct #: 10001141005839974	Dates: 2009 Reason: Collecting for Creditor	\$ 2,705

Record # 411939 B6F (Official Form 6F) (12/07) Page 2 of 3

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 18 of 41 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor ○ C & I	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated Disputed	Amount of Claim	
		Total Amount of Unsecured Cla		9	84,657.00	

B6F (Official Form 6F) (12/07) Page 3 of 3 Record # 411939

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 19 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

[x] None

B6G (Official Form 6G) (12/07) PFG Record # 411939

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Set 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Julie Rossini 15145 Chestnut Ln Oak Forest, IL 60452	Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Account No. 1311560694
2	Julie Rossini 15145 chestnut Ln Unit A Oak Forest, IL 60452	Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Account No. 1991130438
3	Julie Rossini 15145 Chestnut Ln Oak Forest, IL 60452	BANK OF America Attn: Bankruptcy Dept. 201 N Tryon St Charlotte NC 28255 Account No. 63000001416243

PFG Record # 411939 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Married	on, 13								
	DEBTOR EMPLOYMENT	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT							
Occupation:	Unemployed	Human Resources Director							
Name of Employer:		INVSCO Group LTD							
Years Employed		20 years							
Employer Address:		1212 N. LaSalle, Ste 100							
City, State, Zip	,	Chicago, IL 60610							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 4,750.01			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 4,750.01			
4. LESS PAYROLL DEDUCTIONS					
a. Payroll Taxes and Social Security	\$ 0.00	\$ 988.65			
b. Insurance	\$ 0.00	\$ 693.33			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 1,681.98			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 3,068.03			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 700.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 700.00	\$ 3,068.03			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,76	88.03			
if there is only one debtor repeat total reported on line 15.)	Penert also an Summan of Schedulas and if applicable on Statistical Summan				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 411939 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT	EXPENSES OF	INDIVIDUA	L DEBTOR(S)
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annually, or an		and the debtor's fami	ly at time case filed. P	rorate any
Check box if joint petition is filed & debtor's spouse mainta	ins a separate household. Cor	nplete a separate sch	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	?)		\$ 1,813.17
a. Real Estate taxes included? [x] Yes []		rance included?	[x] Yes [] No	. ,
2. Utilities: a. Electricity and Heating Fuel				\$ 210.00
b. Water, Sewer, Garbage				\$ 70.00
c. Cellphone, Internet				\$ 100.00
d. Other Home Phone and Cab	le Television			\$ 70.00
3. Home Maintenance (repairs and upkeep)				\$ -
4. Food				\$ 450.00
5. Clothing				\$ 50.00
6. Laundry and Dry Cleaning				\$ 25.00
7. Medical and Dental Expenses				\$ 30.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fe	es/Licenses, Re	pair, Bus/Train	\$ 285.00
9. Recreation, Clubs and Entertainment, Newsp	apers, Magazines, etc.			\$ 20.00
10. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or included)	ded in home mortgage ا	payments)		\$ -
a. Homeowner's or Renter's				\$ -
b. Life				\$-
c. Health d. Auto				\$ 125.00
e. Other				•
	in home mertages now	manta)		<u>\$-</u>
12. Taxes (not deducted from wages or included (Specify) Federal or State Tax Repaymer		•		\$ -
			oluded in plan)	*
13. Installment Payments: (In Chapter 11, 12, and a. Auto	u 13 cases, do not list p	ayments to be if	iciuded in pian)	\$410.00
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$ -
14. Alimony, maintenance and support paid to oth	ners			\$ -
15. Payments for support of additional dependent	ts not living at your hom	ne		\$-
16. Regular expenses from operation of business	s, profession, or farm (a	ttach detailed sta	atement)	\$ -
17. Other: Haircuts, Hygiene, Seyecare, Meds Postage/Bankir		Childcare & Babysitting	Pet Care:	
\$90.00 \$10.00	\$0.00	\$ -	\$ -	\$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relate		ary of Schedules and	if applicable, on	\$ 3,758.17
19. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occur	within the year t	following the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly in	ncome from Line	15 of Schedule I	\$ 3,768.03
TO THE MET ME INCOME	b. Average monthly e			\$ 3,758.17
	c. Monthly net incom	•	IIC TO ADOVE	\$ 9.85
	d. Total amount to be	` ,	onthly	\$ -
	a. Total amount to be	paid into pidii iii	y	Ť

Record #: 411939 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 23 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 04/22/2009

/s/ Thomas Richard Rossini, Jr.
Thomas Richard Rossini, Jr.

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 24 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$0 2008: \$5,070 2007: \$0	employment	
Spouse		
AMOUNT	SOURCE	

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 25 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINA	NCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$4,750/month 2008: \$47,708 2007: \$47,442	employment		
2009: \$700/month 2008: \$4,490 2007: \$7,322	Rental Income		
02. INCOME OTHER THAN FR	ROM EMPLOYMENT OR OPERATION OF	BUSINESS:	
the two years immediately pred spouse separately. (Married de	ceived by the debtor other than from employeding the commencement of this case. Givebtors filing under chapter 12 or chapter 13 separated and a joint petition is not filed.)	e particulars. If a joint petition is	filed, state income for each
AMOUNT	SOURCE		
2009: \$0 2008: \$20,001 2007: \$0	Pension/annuity withdrawal		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITO	RS:		
03. PAYMENTS TO CREDITO Complete a. or b. as appropria			
Complete a. or b. as appropriation a. INDIVIDUAL OR JOINT DE services, and other debts to an value of all property that constitut were made to a creditor or an approved nonprofit budgeting.		proceeding the commencement iss than \$600.00. Indicate with a or as part of an alternative repayrd debtors filing under chapter 12	of this case if the aggregate in asterisk (*) any payments nent schedule under a plan by or chapter 13 must include

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 26 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Chase Manhattan MTGE 3415 Vision Dr Columbus OH 43219	Monthly	\$1346	\$ 111,905
BANK OF America 475 Crosspoint Pkwy Getzville NY 14068	Monthly	\$466	\$ 33,097
Chase Manhattan MTGE 3415 Vision Dr Columbus OH 43219	Monthly	\$983	\$ 140,617
BANK OF America 201 N Tryon St Charlotte NC 28255	Monthly	\$411	\$ 2,290

NONE

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of
 Amount Paid or Value of
 Amount

 of Creditor
 Payment/Transfers
 Transfers
 Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

Document Page 27 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

04. SUITS AND ADMINISTRAT	IVE PROCEEDINGS, EXECUTIONS, G.	ARNISHMENTS AND ATTACHMENTS:	
this bankruptcy case. (Married		as a party within 1 (one) year immediately r 13 must include information concerning and a joint petition is not filed.)	, , ,
CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION
Chase v debtor, 09 M1 131507	Judgment	Cook County Circuit Court	pending
process within (1) one year precinformation concerning property joint petition is not filed.)	ceding the commencement of this case. of either or both spouses whether or no	nas been attached, garnished or seized on the control of the contr	or chapter 13 must in
process within (1) one year precinformation concerning property	ceding the commencement of this case.	(Married debtors filing under chapter 12	or chapter 13 must in
process within (1) one year precinformation concerning property joint petition is not filed.) Name and Address of Person for Whose Benefit Property was Seized	ceding the commencement of this case. of either or both spouses whether or no Date of Seizure	(Married debtors filing under chapter 12 of a joint petition is filed, unless the spouse Description and Value	or chapter 13 must in
process within (1) one year precinformation concerning property joint petition is not filed.) Name and Address of Person for Whose Benefit Property was Seized 05. REPOSSESSION, FORECL List all property that has been returned to the seller, within one	Date of Seizure COSURES AND RETURNS: Expossessed by a creditor, sold at a forect a year immediately preceding the commettion concerning property of either or bott	(Married debtors filing under chapter 12 of a joint petition is filed, unless the spouse Description and Value	or chapter 13 must in es are separated and n lieu of foreclosure o ling under chapter 12

NONE X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Date	Terms of
Address of	of	Assignment or
Assignee	Assignment	Settlement

PFG Record # 411939

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 28 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,DateDescriptionOrganizationIf AnyGiftof Gift

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars

Rental Losses \$11,848 2008 \$16,124 2007

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Page 2 Pa

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Payment/Value: 3,000.00

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 29 of 41

Document Page 29 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

ST.	ATEM	IENT	OF F	INANCI	$\Delta I \Delta$	FFAII	20
3 L	$oldsymbol{A}$ I $oldsymbol{\Box}$ IV		OF F	IIVANGI	ALE	SEFAII	7.7

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

NONE

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

401k 401k

8/7/08 for \$17,000 used to catch up on household expenses and bills

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 30 of 41 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

12. SAFE DEPOSIT BOXES:			
immediately preceding the con	r box or depository in which the debtor has mmencement of this case. (Married debtor spouses whether or not a joint petition is fil	rs filing under chapter 12 or chapter 13	must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer Surrender, if An
13. SETOFFS:			
of this case. (Married debtors	reditor, including a bank, against a debt or filing under chapter 12 or chapter 13 must ess the spouses are separated and a joint	include information concerning either	-
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
	ELD FOR ANOTHER PERSON:	ols.	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
15. PRIOR ADDRESS OF DE	EBTOR(S):		
	ee (3) years immediately preceding the cond vacated prior to the commencement of	•	
	Name	Dates of	
•			

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 31 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

CTATEMENT	OF FINANCIAL	

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

Document Page 32 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

Name

		its or orders, under any Environment imental unit that is or was a party to t	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAM			
ending dates of all businesses in wh partnership, sole proprietor, or was s immediately preceding the comment within six (6) years immediately precedent If the debtor is a partnership, list the	ich the debtor was an officer, dire self-employed in a trade, professi cement of this case, or in which the ceding the commencement of this names, addresses, taxpayer idea	ntification numbers, nature of the bus	of a corporation, partner in a time within six (6) years fithe voting or equity securities inesses, and beginning and
ending dates of all businesses in wh partnership, sole proprietor, or was simmediately preceding the commend within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in wh (6) years immediately preceding the	ich the debtor was an officer, dire self-employed in a trade, professi cement of this case, or in which the deding the commencement of this names, addresses, taxpayer identicated the debtor was a partner or of commencement of this case.	actor, partner, or managing executive on, or other activity either full- or part- ne debtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

Address

Document Page 33 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

	STATEMENT OF FI	VANUAL AFFAIRS
has been, within six years imme executive, or owner of more tha	ediately preceding the commencemen an 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, o or other activity, either full- or part-time.
	eceding the commencement of this car	ement only if the debtor is or has been in business, as defined a se. A debtor who has not been in business within those six year
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and accounthe keeping of books of accoun		iately preceding the filing of this bankruptcy case kept or super
	Data - Oardaa	
Name	Dates Services	
Name and Address	Rendered	
and Address 19b. List all firms or individuals	Rendered	preceding the filing of this bankruptcy case have audited the bo Dates Services Rendered
and Address 19b. List all firms or individuals account and records, or prepare Name 19c. List all firms or individuals	Rendered who within two (2) years immediately ed a financial statement of the debtor. Address	Dates Services Rendered of this case were in possession of the books of account and re
and Address 19b. List all firms or individuals account and records, or prepare Name 19c. List all firms or individuals	Rendered who within two (2) years immediately ed a financial statement of the debtor. Address who at the time of the commencemen	Dates Services Rendered of this case were in possession of the books of account and re
and Address 19b. List all firms or individuals account and records, or prepare Name 19c. List all firms or individuals of the debtor. If any of the book Name	Rendered who within two (2) years immediately ed a financial statement of the debtor. Address who at the time of the commencemen s of account and records are not avail Address	Dates Services Rendered of this case were in possession of the books of account and re
and Address 19b. List all firms or individuals account and records, or prepare Name 19c. List all firms or individuals of the debtor. If any of the book Name Name	Rendered who within two (2) years immediately ed a financial statement of the debtor. Address who at the time of the commencemen s of account and records are not avail Address	Dates Services Rendered of this case were in possession of the books of account and reable, explain.

Issued

Address

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANDIAL AI I AINO	
20. INVENTORIES			
List the dates of the last two the dollar amount and basis	inventories taken of your property, the nam of each inventory.	e of the person who supervised th	e taking of each inventory,
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other	
Inventory	Supervisor	basis)	
	s of the person having possession of the re	cords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
Name and Address	Nature of Interest	Percentage of Interest	
21b. If the debtor is a corpora	ation, list all officers & directors of the corpo	oration; and each stockholder who	directly or indirectly owns,
	o or the voting or equity eccurities or the ec		, ,
controls, or holds 5% or more Name and Address	Title	Nature and Percentage of Stock Ownership	, ,
Name and Address		Nature and Percentage of Stock Ownership	
Name and Address 22. FORMER PARTNERS,	- Title	Nature and Percentage of Stock Ownership	
Name and Address 22. FORMER PARTNERS,	Title OFFICERS, DIRECTORS AND SHAREHO	Nature and Percentage of Stock Ownership	

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 35 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		STATEMENT	
orporation terminated within one (1) year	se relationship with the corpo	ation, list all officers, or direct commencement of this case.	
	Date of Terminatio	Title	Name and Address
attori			and Address
	N BY A COPORATION:	A PARTNERSHIP OR DIST	3. WITHDRAWALS FROM
iven to an insider, including compensation gone year immediately preceding the	· ·	redemptions, options exercis	•
Money or	Amount of Mon	Date and	Name and Address of
	Description and v Property	Purpose of Withdrawal	Recipient, Relationship to Debtor
		, list the name and federal ta	·
e parent corporation of any consolidated gr mediately preceding the commencement of	•		
	•	Taynayar	
	•	Taxpayer Identification Numb	Name of Parent Corporation
	•		Name of
	me within six (6) years immed	Identification Numb	Name of Parent Corporation 5. PENSION FUNDS: the debtor is not an individu
ars im	me within six (6) yea	Identification Numb	Name of Parent Corporation 5. PENSION FUNDS:

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 36 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 04/22/2009 /s/ Thomas Richard Rossini, Jr.

Thomas Richard Rossini, Jr.

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 37 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: BANK OF America Attn: Bankruptcy Dept. 201 N Tryon St Charlotte NC 28255	Describe Property Securing Debt: BANK OF America - 2004 Ford Sport with 100k miles
Property will be (check one):	1
	Retained
If retaining the property, I intend to (check at I	least one):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
	1
Property No. 2 Creditor's Name: Chase Manhattan MTGE Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219	Describe Property Securing Debt: 15145 Chestnut Lane Oak Forest, IL 60452 - (Debtors primary residence)
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at a ☐Redeem the property ■Reaffirm the debt	least one):
□Other. Explain522(f)).	(for example, avoid lien using 110 U.S.C. §
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 38 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 0	
Lessor's Name: NONE	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 04/22/2009 /s/ Thomas Richard Rossini, Jr.

Thomas Richard Rossini, Jr.

X Date & Sign

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 39 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid of profitised by the Debtor(3), to the undersigned, is as follows		
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,000
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$3,000
The Filing Fee has been paid.	Balance Due	\$0

2. The source of the compensation paid to me was:

Other: (specify
ı

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

The compensation haid or promised by the Debtor(s) to the undersigned is as follows:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/28/2009 /s/ Jonathan D Parker

Attorney Name: Jonathan D Parker LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6297378

Case 09-19362 Doc 1 Filed 05/28/09 Entered 05/28/09 17:38:19 Desc Main Document Page 40 of 41

Document Page 40 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Richard Rossini, Debtor

PFG Record # 411939

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/22/2009 /s/ Thomas Richard Rossini, Jr.
Thomas Richard Rossini, Jr.

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Thomas Richard Rossini Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 04/22/2009 /s/ Thomas Richard Rossini, Jr.

Thomas Richard Rossini, Jr.

~

Sign & Date Here



Sign & Date Here

Dated: 05/28/2009 /s/ Jonathan D Parker

Attorney: Jonathan D Parker Bar No: 6297378